

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Heather Nicole Winders
Debtor

Case No. 23-02561-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 29, 2023

User: AutoDocket
Form ID: pdf010

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2023:

Recip ID	Recipient Name and Address
db	Heather Nicole Winders, 18188 Fannettburg Rd W, Fannettsburg, PA 17221-9752
5577321	Franklin County Tax Claim Bureau, 272 N 2nd St, Chambersburg, PA 17201-1642
5577330	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5577332	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5577334	Susqhna Bank, Bb&t Credit Dispute Department, Wilson, NC 27894
5577336	Township of Metal, 17001 Fannettburg Rd E, Fannettsburg, PA 17221
5577337	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5586073	Wellspan Health, P O Box 15119, YORK, PA 17405-7119

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5577316	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 29 2023 18:52:12	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5580025	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 29 2023 18:52:50	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5577317	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2023 18:52:13	Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, St Louis, MO 63179-0034
5577319	+ Email/Text: dylan.succa@commercialacceptance.net	Dec 29 2023 18:45:00	Commercial Acceptance Company, Attn: Bankruptcy Attn: Bankruptcy, 2300 Gettysburg Road , Suite 102, Camp Hill, PA 17011-7303
5577320	Email/Text: mrdiscen@discover.com	Dec 29 2023 18:45:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5581153	+ Email/Text: mrdiscen@discover.com	Dec 29 2023 18:45:00	Discover Bank, P.O. Box 3025, New Albany OH 43054-3025
5577322	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 29 2023 18:45:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
5577323	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 29 2023 18:45:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5577318	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 29 2023 18:52:12	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
5577324	Email/Text: PBNCNotifications@peritussservices.com	Dec 29 2023 18:45:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
5577325	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Dec 29 2023 18:45:00	LoanCare LLC, Attn: Bankruptcy/Consumer Solution Dept, P.O. Box 8068, Virginia Beach, VA 23450-8068
5583602	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 29 2023 18:52:12	MERRICK BANK, Resurgent Capital Services,

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			PO Box 10368, Greenville, SC 29603-0368
5585354	+ Email/Text: Unger@Members1st.org	Dec 29 2023 18:45:00	Members 1st FCU, PO Box 8893, Camp Hill, PA 17001-8893
5577326	+ Email/Text: Unger@Members1st.org	Dec 29 2023 18:45:00	Members 1st FCU, Attn: Bankruptcy 5000 Marketplace Way, Enola, PA 17025-2431
5577327	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 29 2023 18:52:50	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
5577329	Email/Text: Bankruptcy@nafinc.com	Dec 29 2023 18:45:00	New American Funding, Attn: Bankruptcy Attn: Bankruptcy, 14511 Myford Rd , Ste 100, Tustin, CA 92780
5577328	Email/Text: Bankruptcies@nragroup.com	Dec 29 2023 18:45:00	National Recovery Agency, Attn: Bankruptcy, 2491 Paxton St, Harrisburg, PA 17111-1036
5577333	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 29 2023 18:52:50	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 150 Corporate Blvd, Norfolk, VA 23502-4952
5577331	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 29 2023 18:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5577335	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 29 2023 18:52:50	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5577338	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 29 2023 18:45:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
5577339	^ MEBN	Dec 29 2023 18:41:39	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
5577340	^ MEBN	Dec 29 2023 18:41:35	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	

District/off: 0314-1
Date Rcvd: Dec 29, 2023

User: AutoDocke
Form ID: pdf010

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Total Noticed: 31

TWecf@pamd13trustee.com

Michael A. Cibik

on behalf of Debtor 1 Heather Nicole Winders mail@cibiklaw.com
cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Heather Nicole Winders

Debtor 1

Chapter: 13
Case No.: 1:23-bk-02561-HWV

ORDER

It appearing that the above named Debtor has failed to file the documents listed below, required pursuant to 11 U.S.C. § 521 and Bankruptcy Rule 1007:

B 122C-1 - Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

B 122C-2 - Chapter 13 Calculation of Your Disposal Income

Schedules A-F

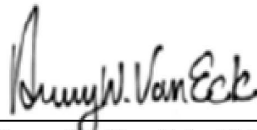
Schedules I-J

Statement of Financial Affairs

IT IS ORDERED that the case of the above named Debtor is dismissed. The Trustee is discharged from further responsibility in this case, and it is further

ORDERED that all pending actions in this case are dismissed.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge
Dated: December 29, 2023